

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

BENEDETTO PAVONE
NICOLE R. PAVONE
Debtor(s)

Case No. 18-10261-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/16/2018.
- 2) The plan was confirmed on 05/27/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/12/2021.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$66,765.80.
- 10) Amount of unsecured claims discharged without full payment: \$158,701.02.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$8,181.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$8,181.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,200.00
Court Costs \$0.00
Trustee Expenses & Compensation \$704.07
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,904.07

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	2,675.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Secured	18,154.00	14,606.28	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP	Secured	33,874.98	33,771.60	0.00	0.00	0.00
AQUA PENNSYLVANIA	Unsecured	374.07	NA	NA	0.00	0.00
CHASE	Unsecured	3,878.60	NA	NA	0.00	0.00
CITICARDS	Unsecured	2,573.55	NA	NA	0.00	0.00
CITICARDS CBNA	Unsecured	10,886.00	NA	NA	0.00	0.00
DISCOVER PERSONAL LOAN	Unsecured	18,330.00	18,973.22	18,973.22	8.62	0.00
FRANKLIN MINT FEDERAL CU	Secured	9,748.21	1,708.75	1,708.75	1,708.75	0.00
FRANKLIN MINT FEDERAL CU	Unsecured	NA	8,010.28	8,010.28	3.64	0.00
HENDERSON FERTILIZING	Unsecured	241.36	NA	NA	0.00	0.00
HIDDEN PICTURES CLUB	Unsecured	41.49	NA	NA	0.00	0.00
KNIGHT CAPITAL FUNDING III LLC	Unsecured	60,541.06	60,541.06	60,541.06	27.51	0.00
MILLSTONE FUNDING LLC	Unsecured	24,850.00	NA	NA	0.00	0.00
MOMA FUNDING LLC	Unsecured	1,420.43	1,420.43	1,420.43	0.65	0.00
PECO	Unsecured	700.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	22,000.00	16,699.04	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,034.45	22,182.04	22,182.04	10.08	0.00
STATE FINANCIAL NETWORK LLC	Secured	253,965.90	245,758.35	1,929.83	1,929.83	0.00
TOWNSHIP OF UPPER DARBY	Unsecured	872.95	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	531.74	531.71	0.24	0.00
UNITED STATES TREASURY (IRS)	Priority	8,875.00	587.61	587.61	587.61	0.00
WELLS FARGO BANK NA	Secured	147,410.58	4,301.31	0.00	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	143,291.25	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,929.83	\$1,929.83	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,708.75	\$1,708.75	\$0.00
TOTAL SECURED:	\$3,638.58	\$3,638.58	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$587.61	\$587.61	\$0.00
TOTAL PRIORITY:	\$587.61	\$587.61	\$0.00
GENERAL UNSECURED PAYMENTS:	\$111,658.74	\$50.74	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,904.07</u>
Disbursements to Creditors	<u>\$4,276.93</u>
TOTAL DISBURSEMENTS :	<u>\$8,181.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/08/2021

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.